

“Each of us needs to make every penny count as we provide for our families during these challenging times. I hope these tips and strategies will help you stretch your dollar.”



Assemblyman  
Mike Morrell

63rd District

If you are interested in participating in a financial planning seminar with experts from our area, please give me a call.



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10604 Trademark Parkway,  
Suite 308  
Rancho Cucamonga, CA 91730  
(909) 466-9096  
(909) 466-9892 fax

CAPITOL OFFICE  
State Capitol  
Sacramento, CA 95814  
(916) 319-2063  
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WEB SITE  
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EMAIL  
[Assemblymember.Morrell@assembly.ca.gov](mailto:Assemblymember.Morrell@assembly.ca.gov)



# MAKING YOUR MONEY WORK FOR YOU:

## A FINANCIAL RESOURCES GUIDE



# “Dear Friend,

Thank you for picking up my Financial Resource Guide. It is my hope to share with you some of the practices, tips, and information that I have gained over 30+ years of work in the financial industry. I believe each of us can provide the financial future we want for our families. It just takes good planning and dedication to reach our goals.

We have all been there before – worried about how we are going to make ends meet. Before you do anything, you need to know where you stand right now. On the next page are the top *10 Signs You're in Over Your Head* and *10 Traits of Financially Successful People*. Take a moment to look this over. If any of this sounds like you – this guide should help you take action to either get your finances under control or take the next step to maximize your finances.

This Guide contains some helpful suggestions on how to manage your money, including how to create a budget and resources to get help if you are in financial trouble. You will also find some tips on how to create a “Rainy Day Fund” for your family and take the next step to make your money work for you. Finally, you can find some information on how to get, keep, and manage your good credit. I have also included a section about How to Start Your Own Business; in other words, how to create your own job.”

*Mike Morrell*

—Mike Morrell  
Assemblyman, 63rd District

PS – If you are doing well financially, please share this guide with a friend or fellow citizen.

*If you would like to talk about the information in this guide, or if I, or my staff, can be of any assistance, please give us a call at 909-466-9096. We are here to help!*

## 10 SIGNS YOU'RE IN OVER YOUR HEAD:

- Late charges on credit statements
- Paying only the minimum amount due
- Using cards to buy items you once paid for in cash
- Depending on overtime to make payments
- Using savings to pay debts you once paid with cash
- Using other credit cards to cover everyday expenses
- Using your checking overdraft
- Juggling rent/mortgage to pay other bills
- Obtaining new loans to pay off debts
- Borrowing on Life Insurance

## 10 TRAITS OF FINANCIALLY SUCCESSFUL PEOPLE:<sup>1</sup>

- Patience
- Satisfaction
- Organization
- Discipline
- Reflectiveness
- Creativity
- Curiosity
- Risk-Taking
- Goal-Oriented
- Hard- and Smart-Working

<sup>1</sup>Strain, Jeffrey. Ten Traits That Make You Filthy-Rich. TheStreet.com. 1 Feb 2008

HELPFUL SUGGESTIONS TO MANAGE YOUR MONEY

“We buy things we don’t need with money we don’t have to impress people we don’t like.” –Dave Ramsey

By taking a few simple steps, each of us can make our money stretch a little further for our families. It takes some planning and commitment, but it pays off in the end. This section contains a few of these steps to get you started.

7 HELPFUL STEPS TO GETTING CONTROL:

1. Balance your Checkbook – How much money do you have on hand?

Date	Type	Description	Deposit	Withdrawal	Balance
9/10/11	BANK	Starting Balance			\$3,000.00
9/11/11	POS	Joe’s Burger Shack		\$20.00	\$2,980.00
9/11/11	ATM	Cash Withdrawal		\$200.00	\$2,780.00
9/12/11	1278	Payment: Bright Light Electric		\$80.00	\$2,700.00
9/15/11	BANK	Paycheck	\$2,000.00		\$4,700.00
9/15/11	BANK	Transfer to Savings		\$1,700.00	\$3000.00

2. Hold all future credit card purchases

3. Make a list of all credit cards and consumer debts- this puts everything in one place. Start by paying off your credit card with the lowest balance. Then apply that money to the next credit card.

For example: As soon as I pay off my Macy’s card, I will have an extra \$20 a month to put toward my Best Buy Credit Card.

As you move your way down the list, things will start to feel more under control.

Creditor	Balance	Minimum
1. Macy’s	\$250	\$20
2. Best Buy	\$595	\$65
3. Shell Gas	\$980	\$85
4. Visa Card	\$2,450	\$150
5. Mastercard	\$2,800	\$175
6. Providian Card	\$3,100	\$200
7. Citi Card	\$4,200	\$250
8. Costco	\$4,400	\$280
9. GMAC Auto	\$5,000	\$360
10. Ford Auto	\$6,200	\$400

4. If possible, move some of your higher interest cards to lower interest cards

“He who fails to plan is planning to fail.”  
–Winston Churchill

5. Make a budget (the most difficult, but the most important)

Income	
Wages/ Salary 1	
Wages/ Salary 2	
Total	
Expenses	
Rent/ Mortgage	
Home Insurance	
Heat	
Electric	
Gas	
Water/ Sewer	
Cable/ Satellite TV	
Home Maintenance	
Telephone	
Internet	
Car Payment 1	
Car Payment 2	
Car Insurance 1	
Car Insurance 2	
Gas	
Vehicle Maintenance	
Daycare	
Food	
Entertainment	
Dining Out	
Clothing	
Life Insurance	
Disability Insurance	
Travel	
Medical	
Health Club	
Education	
Credit Card Payments	
Personal Loans	
Gifts	
Charity	
Total Income	
Total Expenses	
Surplus/ Deficit	

6. Calculate your Debt to Income Ratio and determine where you stand

One way to track the money you are spending is to measure your debt against your income. This is called your Debt to Income Ratio, in other words, what percent of your income does your debt take up?

**Step 1.** Add up all of your monthly debt expenses (mortgage or rent, car payment, credit cards, and personal loans)  
Total: \_\_\_\_\_ (A)

**Step 2.** Add up your average monthly salary before tax (total yearly income, bonuses and overtime, alimony, etc. Divided by 12)  
Total: \_\_\_\_\_ (B)

**Step 3.** Divide them to get your Debt to Income ratio.  
 $A \div B = \text{Debt to Income Ratio}$

Example:

Debt (A):	Income (B):	Debt to Income Ratio (A ÷ B):
20		
65		
85	90,000 (Annual Salary)	
150	+ 10,000 (Bonuses and Overtime)	
175	100,000 (Total Yearly Income)	
200		
250		
280		
360		
400 (Credit Cards)		
275 (Car Payment)		
+1500 (Mortgage or Rent)		
3860		
A= 3860 Per Month	B= 8333 Per Month	Debt to Income= 46%

YOUR FINANCIAL REPORT CARD:

Below 30%	A+	
30 -35%	A-	
35 -38%	A	This is a healthy debt load to carry for most people
38 -42%	B	Not bad, but start paring debt now before you get in real trouble.
42 – 45%	B-	
45 – 48%	C	Financial difficulties are probably imminent unless you take immediate action.
48 – 50%	C-	Get professional help to aggressively reduce debt.
50% +		Danger Zone

Use your Debt to Income Ratio to determine where you stand and what your next step will be.

Grade for above example = C

7. Relax- You have taken the first steps toward getting your debt under control.

INCREASE YOUR SAVINGS

“Hope of gain lessens pain.” –Benjamin Franklin

Having a savings account is important. It helps when that unexpected car repair is needed, a new AC unit is needed at home, or some type of emergency occurs. Instead of borrowing money, or charging more on your credit cards, you have saved a little money that can help when these unexpected expenses come up.

HELPFUL TIPS

Evaluate your bank accounts:  
Many banks offer High Interest Rewards Checking Accounts, or in other words, free money. While many banks offer a small percent interest on your savings (typically under 1%) you can find banks that offer between 3 and 5%. For example, with \$1,000 in your account that’s an extra \$30 to \$50 a year. The little things add up.

Increase your savings by having a saving goal in mind:

Identify what you want to accomplish with your savings plan.

- First define your short-term savings goals such as:
- holiday gifts
  - new entertainment center
  - upcoming education expenses
  - next summer’s vacation
  - other

- And then define your long-term goals:
- buying your first or second home
  - saving for your child’s education
  - planning retirement
  - paying down debt
  - other

For each goal, estimate the cost and the amount of time you need to achieve your goal. The following list will help prepare your savings plan.

List Your Short Term Goals	Estimated Cost
1.	\$
2.	\$
3.	\$
4.	\$
Estimated Months to Achieve Goal	Months
Total Coast to Achieve Goals	\$
Estimated Monthly Savings Allocation	\$ Per Month

List Your Long Term Goals	Estimated Cost
1.	\$
2.	\$
3.	\$
4.	\$
Estimated Years to Achieve Goal	Years
Total Coast to Achieve Goals	\$
Estimated Monthly Savings Allocation	\$ Per Month

Visit [www.saylowerbills.com/savings](http://www.saylowerbills.com/savings) for more information and a calculator to help prepare your savings plan.

SOME DEFINITIONS TO HELP YOU EXPAND YOUR SAVINGS PLAN  
(FOR FURTHER INFORMATION VISIT [INVESTOPEDIA.COM](http://INVESTOPEDIA.COM))

**401K** – A retirement plan established by employers to which employees may make tax free contributions. In other words, the employee may defer taxes until the money is withdrawn. Employers offering a 401(k) plan may make matching or non-elective contributions to the plan on behalf of eligible employees.

**IRA** – A plan that individuals may establish to arrange and plan for retirement. Generally, an IRA plan allows you to save money and defer taxes until you retire. IRA plans have annual contribution limits that are established by the government and rise gradually with inflation; individuals age 50 and older can make slightly higher “catch-up” contributions.

“Beware of little expenses, a small leak will sink a great ship.” –Benjamin Franklin

**Stock** – A type of security that signifies ownership in a corporation and represents a claim on part of the corporation’s assets and earnings. There are two main types of stock: common and preferred.

**Common stock** – Usually entitles the owner to vote at shareholders’ meetings and to receive dividends.

**Preferred stock** – Generally does not have voting rights, but has a higher claim on assets and earnings than the common shares. For example, owners of preferred stock receive dividends before common shareholders and have priority in the event that a company goes bankrupt and is liquidated.

**Bond** – A bond is basically a loan. Interest is paid to the investor over the length of the bond and when the bond reaches the date of maturity the borrower repays the principle or original amount of the loan. The purpose of a bond is to provide loans to entities that require a sum of money too large for a bank to accommodate. For example, bonds are most often used by companies, municipalities, sta tes and U.S. and foreign governments to finance a variety of projects and activities.

**Mutual Fund** – A pool of funds collected from many investors for the purpose of investing in securities such as stocks, bonds, and similar assets. Mutual funds are operated by money managers, who invest the fund’s capital and attempt to produce capital gains and income for the fund’s investors.



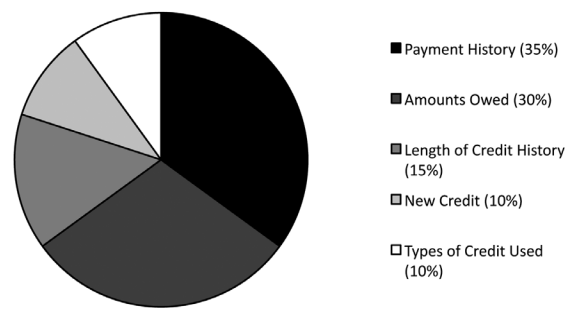
MANAGE YOUR CREDIT

Your credit influences so much of your financial health. Keeping an eye on your credit will make a difference in qualifying for car and home loans, and how much interest you pay on your credit cards. The better your credit score, the more money you can save. Here is some information on what your credit score means, and how you can improve your score if needed.

UNDERSTANDING YOUR CREDIT

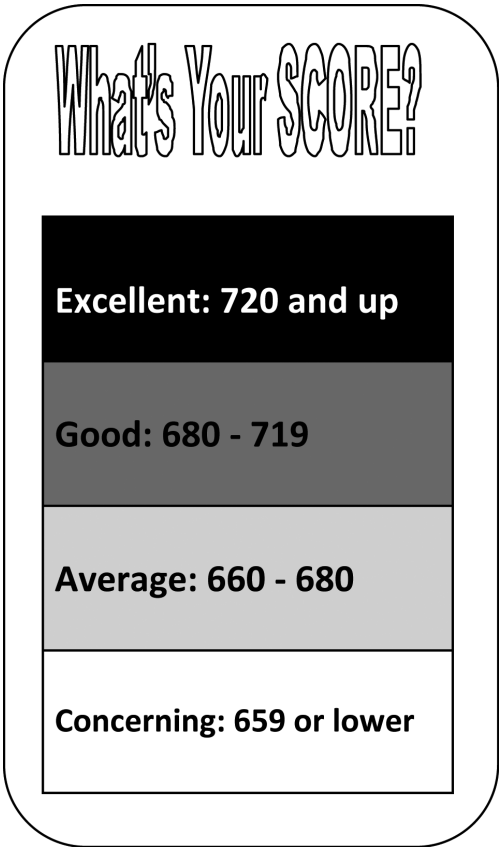
Your credit score is a mathematical model based on information contained within your credit report (a 7 year history of your credit habits). It is designed to predict credit risk. In other words, how much of a risk is it to lend you money.

What Your Credit Score is Based on (5 Factors):



COMMON CREDIT MISCONCEPTIONS

Myth	Fact
You only have one credit score	There are 3 credit bureaus that all track your score.
Checking your own score lowers the score	You need to be able to track your score to make sure it's where it should be.
Your age, income, & sex are factors	Your credit score is based on the five factors listed above.
A higher income boosts my scores	Your income is not one of the five factors.
To remove info just dispute it	<p>You can dispute information you feel is incorrect, this does not ensure it will be removed.</p> <p>Your credit score is calculated from information from the last 7 years. Anything prior to that will not be reflected.</p>
Shopping around lowers scores	Your spending habits are not reflected unless they result in a poor payment history or large amount of debt.
Credit card offers hurt my score	These are out of your control and therefore cannot be reflected on your score.
When you get married, your credit scores will change	<p>Your credit score is tied to you as an individual.</p> <p>If you are married creditors can determine your combined eligibility if they so desire.</p>



WHY IT'S IMPORTANT TO HAVE A GOOD SCORE:

For Example: On a 30 Year fixed rate mortgage for \$350,000:

Fico Score	APR	Monthly Payment
760-850	3.88%	\$1,647
700-759	4.106%	\$1,692
680-699	4.286%	\$1,729
660-679	4.504%	\$1,774
640-659	4.941%	\$1,866
620-639	5.496%	\$1,986

For more information visit [www.myfico.com](http://www.myfico.com)

Higher credit scores enable you to receive lower interest rates and lower monthly payments.

Creditors are more likely to extend you credit with a higher score as you are a lower risk.

## OTHER CREDIT FACTS:

Under the Fair and Accurate Transactions Act (FACT Act) you are entitled to one free credit report a year from each of the three credit bureaus.

## CONTACT THE BUREAUS TODAY FOR YOUR FREE CREDIT REPORT:

**TransUnion** SM

[www.TransUnion.com](http://www.TransUnion.com)

**EQUIFAX** <sup>®</sup>

[www.Equifax.com](http://www.Equifax.com)

**Experian** <sup>™</sup>

[www.Experian.com](http://www.Experian.com)

Last year American's charged over 1.5 Trillion to their credit cards and paid 20.5 Billion in late fees.  
Current Consumer Debts Total 2.4 Trillion not including mortgages  
Home Mortgages total 13.7 Trillion

## STARTING A SMALL BUSINESS

If you're considering starting your own business, here is an article I found has some great advice. Starting a business can be scary but doing it the right way and starting out with a plan will ensure your success. Here are some tips.

## TOP 10 TIPS FOR STARTING A BUSINESS THAT WILL SUCCEED<sup>1</sup>

### 1) DO WHAT YOU LOVE.

You're going to devote a lot of time and energy to starting a business and building it into a successful enterprise, so it's really important that you truly deeply enjoy what you do, whether it be running fishing charters, creating pottery or providing financial advice.

### 2) START YOUR BUSINESS WHILE YOU'RE STILL EMPLOYED.

How long can most people live without money? Not long. And it may be a long time before your new business actually makes any profits. Being employed while you're starting a business means money in your pocket while you're going through the starting a business process.

### 3) DON'T DO IT ALONE.

You need a support system while you're starting a business (and afterwards). A family member or friend that you can bounce ideas off

and who will listen sympathetically to the latest business startup crisis is invaluable. Even better, find a mentor or, if you qualify, apply for a business startup program that may be available. When you're starting a business experienced guidance is the best support system of all.

### 4) GET CLIENTS OR CUSTOMERS FIRST.

Don't wait until you've officially started your business to line these up, because your business can't survive without them. Do the networking. Make the contacts. Sell or even give away your products or services. You can't start marketing too soon.

### 5) WRITE A BUSINESS PLAN.

The main reason for doing a business plan first when you're thinking of starting a business is that it can help you avoid sinking your time and money into starting a business that will not succeed.

### 6) DO THE RESEARCH.

You'll do a lot of research writing a business plan, but that's just a start. When you're starting a business, you need to become an expert on your industry, products and services, if you're not already. Joining related industry or professional associations before you start your business is a great idea.

### 7) GET PROFESSIONAL HELP.

On the other hand, just because you're starting a business, doesn't mean you have to be an expert on everything. If you're not an accountant or bookkeeper, hire one (or both). If you need to write up a contract, and you're not a lawyer, hire one. You will waste more time and possibly money in the long run trying to do things yourself that you are not qualified to do.

### 8) GET THE MONEY LINED UP.

Save up if you have to. Approach potential investors and lenders. Figure out your financial fall-back plan. Don't expect to start a business and then walk into a bank and get money. Traditional lenders don't like new ideas and don't like businesses without proven track records.

### 9) BE PROFESSIONAL FROM THE GET-GO.

Everything about you and the way you do business needs to let people know that you are a professional running a serious business. That means getting all the accoutrements such as professional business cards, a business phone and a business email address, and treating people in a professional, courteous manner.

### 10) GET THE LEGAL AND TAX ISSUES RIGHT THE FIRST TIME.

It's much more difficult and expensive to unsnarl a mess afterwards. Does your business need to be registered? Will you have to charge GST or PST? Will you have to have Workers' Compensation Insurance or deal with payroll taxes? How will the form of business you choose affect your income tax situation? Learn what your legal and tax responsibilities are before you start your business and operate accordingly.

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<sup>1</sup>Top 10 Tips for Starting a Business That Will Succeed  
Advice on Starting a Business to Ensure Success  
By Susan Ward, About.com Guide

Visit the Governor’s Office of Economic Development at [www.business.ca.gov/](http://www.business.ca.gov/) for a guide to starting a business in California.

INTERESTING FACTS:

During tough times it is easy to lose track of your perspective on how things are and how they should be. Below are a few interesting facts that help me to bring things back down to Earth and I hope they will do the same for you.

- The square footage of the average American Home has increased by 300% since 1900 when the average square footage of a home was 800 square feet.

<u>Year</u>	<u>Home Size</u>
1900	800 ft <sup>2</sup>
1950	983 ft <sup>2</sup>
2000	2265 ft <sup>2</sup>
2010	2412 ft <sup>2</sup>

- Before money was made of bills and coins, these items were used as currency: conch shells, ivory, clay, live animals and grain. As long as it was divisable and scarce, it could be money.
- Why was paper money created? Civil War coin hoarding caused the US government to create paper currency bills for the first time in 1861. Each and every one of the first bills was signed by one of the six people who worked at the US Treasury.
- How many pennies are produced each day? About 30 million. That’s 1040 pennies every second!
- A US \$1 bill or a \$10 bill lasts for an average of eighteen months. Five dollar bills last around fifteen months, and twenties kick around for two years. The larger denomination bills can last up to eight years!
- Good thing that the average coin lasts for 25 years, since new pennies cost over 1.67 cents each to make.

CONTACT INFORMATION

Please use the below contact information if you want additional help or information regarding your financial health. Listed below are US Department of Housing and Urban Development (HUD) approved Housing and Counseling Agencies in your area that provide financial counseling. You will also see the contact information for your city where you can find information on various financial assistance programs and this is also where you will find information on applying for your business license.

RESOURCES BY CITY:

FONTANA:

City of Fontana:  
Ph: (909) 350-7600  
[www.fontana.org/](http://www.fontana.org/)

GRAND TERRACE:

City of Grand Terrace:  
Ph: (909) 824-6621  
[www.cityofgrandterrace.org](http://www.cityofgrandterrace.org)

HIGHLAND:

City of Highland:  
Ph: (909) 864-6861  
[www.ci.highland.ca.us/](http://www.ci.highland.ca.us/)

LOMA LINDA:

City of Loma Linda  
Ph: (909) 799-2800  
[www.ci.loma-linda.ca.us/](http://www.ci.loma-linda.ca.us/)

MORENO VALLEY:

City of Moreno Valley  
Ph: (951)413-3000  
[www.moreno-valley.ca.us/](http://www.moreno-valley.ca.us/)  
Services Offered: Affordable Housing Programs, Foreclosure Prevention, Community Service Programs

Fair Housing Council of Riverside County- Moreno Valley Office  
23890 Allessandro Blvd, #A-1  
Moreno Valley, California 92553  
Ph: 951-653-8314  
[www.fairhousing.net](http://www.fairhousing.net)  
Fax: 951-653-1884  
E-mail: [fhcrc@fairhousing.net](mailto:fhcrc@fairhousing.net)  
Services Offered: Fair Housing Pre-Purchase Education Workshops, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling

ONTARIO:

Neighborhood Partnership Housing Services  
320 W. G St, Suite 103  
Ontario, California 91762  
Ph: (909)988-5979  
[www.asite.com](http://www.asite.com)  
E-mail: [greg@nphs.info](mailto:greg@nphs.info)  
Services Offered: Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Predatory Lending Education Workshops



## RANCHO CUCAMONGA:

City of Rancho Cucamonga  
Ph: (909) 477-2700  
[www.cityofrc.us/](http://www.cityofrc.us/)  
See Housing Assistance under City Services tab

Inland Fair Housing and Mediation Board  
10681 Foothill Blvd., Suite 101  
City Center Building  
Rancho Cucamonga, California 91730  
Ph: (909) 984-2254-114  
Toll-free: (800) 321-0911  
[www.inmedbd.com](http://www.inmedbd.com)  
Fax: 909-460-0274  
E-mail: [landerson@ifhmb.com](mailto:landerson@ifhmb.com)  
Services Offered: Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling, Services for Homeless Counseling

## REDLANDS:

City of Redlands  
Ph: (909) 798-7531  
[www.ci.redlands.ca.us/](http://www.ci.redlands.ca.us/)

Redlands Redevelopment Agency  
Ph: (909) 335 – 4755  
[www.redlandsrda.org/](http://www.redlandsrda.org/)

## RIVERSIDE:

City of Riverside  
Ph: (951) 826-5311  
[www.riversideca.gov/](http://www.riversideca.gov/)

Community Connect  
2060 University Avenue, Suite 212  
P.O. Box 5376  
Riverside, California 92507-9999  
Ph: (951) 686-4402  
[www.connectriverside.org/](http://www.connectriverside.org/)  
Fax: 951-686-7417  
E-mail: [mayala@vcrivco.org](mailto:mayala@vcrivco.org)

Fair Housing Council of Riverside County- Riverside Office  
3933 Mission Inn Ave  
Riverside, California 92501  
Ph: (800) 655-1812  
Toll-free: 800-655-1812

[www.fairhousing.net](http://www.fairhousing.net)  
Fax: 951-682-0262  
E-mail: [fhcrc@fairhousing.net](mailto:fhcrc@fairhousing.net)  
Services Offered: Fair Housing Pre-Purchase Education Workshops, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Rental Housing Counseling, Services for Homeless Counseling

Neighborhood Housing Services of the Inland Empire  
4361 Latham St.  
Riverside, California 92501  
Ph: (951) 530-1790  
[www.nhsie.org/](http://www.nhsie.org/)  
Fax: 951-530-1549  
Services Offered: Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops

Springboard Non-Profit Consumer Credit Management  
4351 Lantham Street  
Riverside, California 92501  
Ph: (951) 781-0114  
Toll Free: (800) 449-9392  
Toll Free: (800) 947-3752  
[www.credit.org](http://www.credit.org)  
Services Offered: Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Rental Housing Counseling

## SAN BERNARDINO:

City of San Bernardino  
Ph: (909) 384-5211  
[www.ci.san-bernardino.ca.us/](http://www.ci.san-bernardino.ca.us/)

Clearpoint Financial Solutions  
242 E. Airport Rd, #210  
San Bernardino, California 92408  
Ph: (800) 750-2227  
Toll-free: 800-750-2227  
[www.clearpointccs.org](http://www.clearpointccs.org)  
Fax: 323-890-9590  
E-mail: [walter.dees@clearpointccs.org](mailto:walter.dees@clearpointccs.org)  
Services Offered: Mortgage Delinquency and Default Resolution Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Predatory Lending Education Workshops, Rental Housing Counseling

Neighborhood Housing Services of the Inland Empire-  
San Bernardino Office  
1390 North D Street  
San Bernardino, California 92405  
Ph: (909)884-6891  
[www.nhsie.org](http://www.nhsie.org)  
Fax: 909-884-6893  
E-mail: [david@nhsie.org](mailto:david@nhsie.org)  
Services Offered: Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education

NID-HCA Inland Empire  
2050 N. Mount Vernon Ave.  
San Bernardino, California 92411  
Ph: 909-887-8700  
Toll-free: 866-993-4643  
[www.nidonline.org](http://www.nidonline.org)  
[www.makingyourhomeaffordable.org](http://www.makingyourhomeaffordable.org)  
Fax: 909-887-8755  
E-mail: [linda.jackson@lmjonline.net](mailto:linda.jackson@lmjonline.net)  
Services Offered: Fair Housing Pre-Purchase Education Workshops, Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Non-Delinquency Post Purchase Workshop, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Predatory Lending Education Workshops, Rental Housing Counseling, Services for

Springboard San Bernardino  
1814 Commercenter West, Suite B  
San Bernardino, California 92408  
Ph: 800-947-3752  
Toll-free: 800-947-3752  
[www.homeownership.org](http://www.homeownership.org)  
Fax: 951-781-8027  
E-mail: [housinghelp@credit.org](mailto:housinghelp@credit.org)  
Services Offered: Financial Management/Budget Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Rental Housing Counseling

#### UPLAND:

City of Upland  
Ph: (909) 931-4100  
[www.uplandpl.lib.ca.us/](http://www.uplandpl.lib.ca.us/)  
See Housing Programs under Living in Upland

#### YUCAIPA:

City of Yucaipa  
Ph: (909)797-2489  
[www.yucaipa.org/](http://www.yucaipa.org/)  
See Community Development under Departments and Services

#### SAN BERNARDINO COUNTY:

Ph: (888) 818-8988  
[www.sbcounty.gov/](http://www.sbcounty.gov/)

#### RIVERSIDE COUNTY:

Ph: (951) 955-1000  
[www.countyofriverside.us/](http://www.countyofriverside.us/)

#### ADDITIONAL RECOMMENDED RESOURCES:

National Foundation for Credit Counseling:

<http://www.nfcc.org/>

U.S. Financial Literacy and Education Commission:

<http://www.mymoney.gov/>

Dave Ramsey

<http://www.daveramsey.com/home/>

Crown ministries

<http://www.crown.org/>

Experian Credit Advise:

<http://www.experian.com/ask-experian/credit-advice.html>

Governor's Office of Economic Development:

[www.business.ca.gov/](http://www.business.ca.gov/)

#### FOR A GUIDE TO STARTING A BUSINESS

"The 7 Habits of Highly Effective People" By Stephen R. Covey

#### 3 CREDIT BUREAUS:

**TransUnion**<sup>SM</sup>

[www.TransUnion.com](http://www.TransUnion.com)

**EQUIFAX**<sup>®</sup>

[www.Equifax.com](http://www.Equifax.com)

**Experian**<sup>TM</sup>

[www.Experian.com](http://www.Experian.com)